

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-32250  
Brian M. Schoener & Amy N. Schoener, Judge: Michael B. Kaplan

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original ☐ Modified/Notice Required Date: 11/9/17  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SEK

Initial Debtor: BMS

Initial Co-Debtor: ANS

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on 12/1/17 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

In addition to the 100.00 x 60 months, debtor is to pay his bonus of 5500.00 to Trustee every 6 months beginning April 1, 2018. Bonus payments to be paid April 1st & October 1st of each year

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description: Modification thru loss mit program of 1st mtg w/ Wilimington Trust, NA on 435 Larwrence Road, Lawrenceville, NJ

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2500.00
IRS	taxes 2014-16	40,375.46

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Central Loan Admin/Cenlar Birch Hollow Condo Association Cambridge Property Management Services Florence Township (water & sewer)	263 Birch Hollow Drive, Bordentown, NJ - to be surrendered in full satisfaction of creditor's claim	unknown	none

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Provident Bank (43 Milestone Drive Ringoes, NJ - loan is current)  
Ally Financial (2015 Nissan Armada)  
American Honda  
Peak 5

<b>g. Secured Claims to be Paid in Full Through the Plan:</b> <input checked="" type="checkbox"/> NONE		
Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 12,000.00 to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Nissan Infiniti	none	auto lease	assume lease	

**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Midland Funding (DC-001496-17)	residence			583,476	0.00	all
Midland Funding Synchrony Bank (DC-000529-17; VJ-000661-17)		6348.42				all
Synchrony Bank (DC-000387-17; VJ-000640-17)		5972.25				all
Kevan & Ruby Brown (SC-985-17)		3587.00				all

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney/Administrative
- 3) Secured
- 4) Priority 5) Unsecured

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 11/9/17

/s/Scott E. Kaplan  
Attorney for the Debtor

Date: 11/9/17

/s/Brian M. Schoener  
Debtor

Date: 11/9/17

/s/Amy N. Schoener  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 11/9/17

/s/Scott E. Kaplan  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 11/9/17

/s/Brian M. Schoener  
Debtor

Date: 11/9/17

/s/Amy N. Schoener  
Joint Debtor

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian M Schoener  
 Amy N Schoener  
 Debtors

Case No. 17-32250-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 97

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb  
 517157058 +Brian M Schoener, Amy N Schoener, 43 Milestone Drive, Ringoes, NJ 08551-2039  
 517157061 +Aes/wells, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 517157062 +American Profit Recovery, 34505 W. 12 Mile Road, Ste 333, Farmington, MI 48331-3288  
 517157064 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517157065 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517157066 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007  
 517157066 +Cambridge Property Management Services, 301 Birch Hollow Drive, Bordentown, NJ 08505-4253  
 517157067 Capital Health Advanced Imaging PC, P.O. Box 3246, Indianapolis, IN 46206-3246  
 517157068 Capital Health Medical Center-Hopewell, One Capital Way, Pennington, NJ 08534-2520  
 517157069 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 517157070 Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106  
 517157071 +Capital One/Helzberg, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517157076 Chase Receivables, P.O. Box 659, Caldwell, NJ 07007-0659  
 517157077 Citibank, N.A., P.O. Box 790131, Saint Louis, MO 63179-0131  
 517157078 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517157079 +Comenity Bank/Mandees, Po Box 182125, Columbus, OH 43218-2125  
 517157080 +Complete Collection Services, 1007 N. Federal Hwy.#280, Fort Lauderdale, FL 33304-1422  
 517157081 Costco Anywhere Visa Card by Citi, P.O. Box 790057, Saint Louis, MO 63179-0057  
 517157082 +D & A Services, 1400 E Touhy Ave, Ste G2, Des Plaines, IL 60018-3338  
 517157083 +David Nenna MD, PA, 1465 Route 31 South, The Concourse at BB, Annandale, NJ 08801-3129  
 517157084 +Direct TV, PO Box 5007, Carol Stream, IL 60197-5007  
 517157087 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 517157086 +Educaid-wach/Wells Fargo, Wells Fargo BK Dept. MAC X2505-033, Po Box 10438,  
 DesMoines, IA 50306-0438  
 517157089 +GC Services LP, 6330 Gulfon, Houston, TX 77081-1198  
 517157090 Hamilton Dental Assoc, 2929 Klockner Rd, Trenton, NJ 08690-2809  
 517157091 Hunterdon Center for Surgery LLC, 9100 Wescott Drive, Ste 201, Flemington, NJ 08822-4677  
 517157092 +Hunterdon Family Physicians, 111 Route 31, Ste 111, Flemington, NJ 08822-4953  
 517157093 Hunterdon Medical Center, 10604 Justin Dr, Urbandale, IA 50322-3755  
 517157094 +Hunterdon Orthopedic Institute PA, 8100 Wescott Drive, Ste 101, Flemington, NJ 08822-4671  
 517157095 +Hunterdon Otolaryngology Assoc, 6 Sand Hill Road, Ste 302, Flemington, NJ 08822-4946  
 517157096 IC System, P.O. Box 64437, Saint Paul, MN 55164-0437  
 517157098 +Jefferson Health, 833 Chestnut Street, Ste 115, Philadelphia, PA 19107-4401  
 517157100 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812  
 517157099 +Kevan Brown & Ruby Brown, 39 Clydesdale Drive, Burlington, NJ 08016-3078  
 517157102 Laboratory Corp of America Holdings, P.O. Box 2240, Burlington, NC 27216-2240  
 517157103 Laboratory Corp of America Holdings, Attn: LCA Collections P.O. Box 2240,  
 Burlington, NC 27216-2240  
 517157104 +Lawn Tech, 254 Little York Pattenburg Road, Milford, NJ 08848-2060  
 517157106 +Lyons, Doughty, Veldhuis, 136 Gaither Dr, Suite 100, Mount Laurel, NJ 08054-2239  
 517157111 +Midland Funding LLC assgnee Synchrony Bk, c/o Pressler & Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 517157112 +Midwest Recovery Syste, Po Box 899, Florissant, MO 63032-0899  
 517157117 NJ Spine and Pain Center, Inc, 2109-2111 Klockner Road, Trenton, NJ 08690-3403  
 517157118 +NJ Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650-4971  
 517157113 Nationwide Credit, Inc, P.O. Box 14581, Des Moines, IA 50306-3581  
 517174930 Nissan - Infiniti LT, PO Box 660366, Dallas, TX 75266-0366  
 517157115 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 517157134 +PSE&G - Bankruptcy Dept., PO Box 490, Cranford, NJ 07016-0490  
 517157119 +Peak 5, 6782 S Potomac St, Englewood, CO 80112-4585  
 517157121 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
 517157120 Penn Medicine, UPHS Physicians Patient Pay, P.O. Box 824406, Philadelphia, PA 19182-4406  
 517157122 +Pink Breast Center, 680 Broadway, Ste 111, Paterson, NJ 07514-1526  
 517157127 +Premier Family Medicine, 5 Walter Foran Blvd, Ste 4000, Flemington, NJ 08822-4675  
 517157129 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517157130 Princeton Surgical Specialties, PA, 300B Princeton Hightstown Road, Ste 101,  
 Hightstown, NJ 08520-1400  
 517157131 ProCo, P.O. Box 2462, Aston, PA 19014-0462  
 517157132 +Progressive Financial Services, INC, P.O. Box 22083, Tempe, AZ 85285-2083  
 517157135 Quest Diagnostics, P.O. Box 7308, Hollister, MO 65673-7308  
 517157140 RWJ Physician Enterprise PA, P.O. Box 826405, Philadelphia, PA 19182-6405  
 517157136 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 517157142 Selip & Stylianou, LLP, 199 Crossways Park Drive, P.O. Box 366, Woodbury, NY 11797-0366  
 517157150 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 517157153 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717  
 517157155 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517157156 Walter S. Lapicki, DO, P.O. Box 29, Oldwick, NJ 08858-0029  
 517157157 +Wells Fargo Education Fncl Svcs, Attn: Bankruptcy, Po Box 5185,  
 Sioux Falls, SD 57117-5185  
 517157158 +Wellsfargo, Attn: Bankruptcy, Po Box 9210, Des Moines, IA 50306-9210

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 97

Date Rcvd: Nov 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 13 2017 23:36:38 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 13 2017 23:36:35 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517157060 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 13 2017 23:36:42 American Honda Finance,  
Po Box 168088, Irving, TX 75016  
517157063 E-mail/Text: legal@arsnational.com Nov 13 2017 23:36:24 ARS National Services Inc,  
P.O. Box 469046, Escondido, CA 92046-9046  
517157057 +E-mail/Text: bknotices@conduent.com Nov 13 2017 23:37:22 Acs/slm Trust, 501 Bleecker St,  
Utica, NY 13501-2401  
517157059 +E-mail/Text: ally@ebn.phinsolutions.com Nov 13 2017 23:35:55 Ally Financial,  
Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
517157072 +E-mail/Text: bankruptcy@cavps.com Nov 13 2017 23:36:47 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
517157073 +E-mail/Text: bankruptcy@cavps.com Nov 13 2017 23:36:47 Cavalry Portfolio Services, LLC,  
P.O. Box 520, Valhalla, NY 10595-0520  
517157074 +E-mail/Text: kzoeffel@credit-control.com Nov 13 2017 23:36:39 Central Loan Admin & R,  
425 Phillips Bv, Ewing, NJ 08618-1430  
517157075 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 13 2017 23:36:26  
Certified Credit & Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
517174292 E-mail/Text: mrdiscen@discover.com Nov 13 2017 23:35:55 Discover Bank,  
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025  
517157085 +E-mail/Text: mrdiscen@discover.com Nov 13 2017 23:35:55 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
517157088 +E-mail/Text: fggbanko@fgny.com Nov 13 2017 23:35:58 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
517157097 E-mail/Text: cio.bncmail@irs.gov Nov 13 2017 23:36:08 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346  
517157101 +E-mail/Text: bnckohlsnotices@becket-lee.com Nov 13 2017 23:35:58 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517157105 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 13 2017 23:46:24  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  
517157107 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2017 23:36:34 Midland Credit Management, Inc,  
2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
517157109 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 13 2017 23:36:34 Midland Funding,  
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517157114 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 13 2017 23:39:11 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
517157123 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 13 2017 23:46:36  
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
517157125 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2017 00:13:41  
Portfolio Recovery Associates LLC, P.O. Box 12914, Norfolk, VA 23541  
517157133 +E-mail/Text: bknotices@providentnj.com Nov 13 2017 23:37:06 Provident Bank,  
100 Wood Ave S, Iselin, NJ 08830-2716  
517157138 +E-mail/Text: bkdepartment@rtresolutions.com Nov 13 2017 23:36:43 Real Time Resolutions,  
Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
517157139 +E-mail/Text: bkrrpt@retrievalmasters.com Nov 13 2017 23:36:34  
Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza, Ste 110,  
Elmsford, NY 10523-1616  
517157144 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:27 Synchb/Lord & Taylor,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517158350 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:06 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517157145 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:27 Synchrony Bank/Amazon,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157146 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:27 Synchrony Bank/Gap,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157147 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:17 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157149 +E-mail/PDF: gecsedirecoverycorp.com Nov 13 2017 23:39:16 Synchrony Bank/TJX,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157152 E-mail/Text: bankruptcy@td.com Nov 13 2017 23:36:40 Td Banknorth, Attn: Bankruptcy,  
Po Box 1190, Lewston, ME 04243  
517157151 +E-mail/Text: bankruptcy@td.com Nov 13 2017 23:36:40 TD Bank, 1701 Route 70 East,  
Cherry Hill, NJ 08003-2335

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517157108\* +Midland Credit Management, Inc, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709  
517157110\* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
517157116\* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
Dallas, TX 75266-0360  
517157124\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 97

Date Rcvd: Nov 13, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517157126\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, P.O. Box 12914,  
Norfolk, VA 23541)  
517157128\* +Premier Family Medicine, 5 Walter Foran Blvd, Ste 4000, Flemington, NJ 08822-4675  
517157141\* RWJ Physician Enterprise PA, P.O. Box 826405, Philadelphia, PA 19182-6405  
517157137\* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
517157143\* Selip & Stylianou, LLP, 199 Crossways Park Drive, P.O. Box 366, Woodbury, NY 11797-0366  
517157148\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517157154\* +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717  
TOTALS: 0, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Scott E. Kaplan on behalf of Debtor Brian M Schoener scott@sekaplanlaw.com,  
felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum\_rick@yahoo.com  
Scott E. Kaplan on behalf of Joint Debtor Amy N Schoener scott@sekaplanlaw.com,  
felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum\_rick@yahoo.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4